

**Exhibit 13**

## EXHIBIT 13

### Calculation of Recoveries to the RMBS Trusts

#### Calculation of Distributable Pools

Pursuant to the Disclosure Statement, the estimated distributable value to holders of the beneficial interests in the Liquidating Trust is approximately \$2.462 billion. Disclosure Statement at p. 43. This value will be issued by the Liquidating Trust in the form of 100 million liquidating trust Units. Disclosure Statement at p. 43. Thus, the estimated value of each Unit, on a nominal basis, is \$24.62. Disclosure Statement at p. 43.

The RMBS Trusts are estimated to be allocated a total of 2,564,600 Units from GMACM and 25,812,769 Units from RFC. Exhibit 4 to Disclosure Statement. These Units result in a total distributable pool of \$132,073,319 from GMACM and \$526,661,143 from RFC. **Table 1** presents the calculation of these two distributable pools.

**Table 1: Calculation of Distributable Pools Available to the RMBS Trusts**

<b>Implied Value of Units</b>		<b>Source</b>	
(1)	Total Distributable Value	\$2,462,000,000	DS p. 43
(2)	Total Units	100,000,000	DS p. 43
(3)	Implied Value of each Unit (1) ÷ (2)	\$24.62	DS p. 43
<b>Units Allocated to RMBS Trust Claims</b>		<b>GMACM</b>	<b>RFC</b>
(4)	Initial Units to RMBS Claims Trust	2,564,600	25,812,769 Exh 4 to DS
<b>RMBS Trust Allocation Protocol</b>		<b>GMACM</b>	<b>RFC</b>
(4)	Initial Units to RMBS Claims Trust	2,564,600	25,812,769
(5)	Less Allowed Fee Claim (5.7%)	146,182	1,471,328 Plan IV.C.2(a)
(6)	Remaining Units for RMBS Trust Claims (4) - (5)	2,418,418	24,341,441
<b>Reallocation of Units Pursuant to Plan</b>		<b>GMACM</b>	<b>RFC</b>
(6)	Remaining Units Allocated to RMBS Trust Claims	2,418,418	24,341,441
(7)	Number of Units Reallocated	2,949,494	-2,949,494 Plan IV.C.3(b)
(8)	Units After Reallocation (6) + (7)	5,367,912	21,391,947
<b>Implied Value of Each Distributable Pool</b>		<b>GMACM</b>	<b>RFC</b>
(8)	Units After Reallocation	5,367,912	21,391,947
(3)	Implied Value of each Unit	\$24.62	\$24.62
(9)	Implied Value of each Pool (8) × (3)	\$132,073,319	\$526,661,143

**Calculation of Each Trust's Weighted Claims**

The Weighted Claim for each Trust comprises the weighted sum of each Trust's Recognized Claims, if any, from each of Schedules 1G – 4R presented in the Plan. **Table 2** presents the weights applied to each Trust's Recognized Claim.

**Table 2: Weights Applied to Each Recognized Claim**

Schedule	Description	Weight	Source
1G	GMACM Cure Claim	100%	Plan IV.C.3(c)
1R	RFC Cure Claim	100%	Plan IV.C.3(d)
2G	GMACM Recognized Original R+W Claim	16.70%	Plan IV.C.3(c)
2R	RFC Recognized Original R+W Claim	5.34%	Plan IV.C.3(d)
3G	GMACM Recognized Additional R+W Claim	16.70%	Plan IV.C.3(c)
3R	RFC Recognized Additional R+W Claim	5.34%	Plan IV.C.3(d)
4G	GMACM Recognized Servicing Claim	16.70%	Plan IV.C.3(c)
4R	RFC Recognized Servicing Claim	5.34%	Plan IV.C.3(d)

The Weights for the Cure Claims are set to be 100%. The Weights for the Unsecured Claims are calculated by, first, subtracting the cure claims from each of the two Distributable Pools, resulting in a distributable pool for the unsecured claims ("Unsecured Distributable Pool"). Next, the ratio of the Unsecured Distributable Pool to the Total of the Unsecured Recognized Claims (for GMACM this is the sum of Recognized Claims in Schedules 2G, 3G, and 4G; for RFC, it is the sum of Recognized Claims in Schedules 2R, 3R, and 4R), gives the Weights shown in Table 2.

Each Trust's Weighted Claim is calculated with the following formulas:

GMACM Weighted Claim = (100% × 1G Claim) + (16.70% × (2G Claim + 3G Claim + 4G Claim))

RFC Weighted Claim = (100% × 1R Claim) + (5.34% × (2R Claim + 3R Claim + 4R Claim))

In other words, the GMACM Weighted Claim is the sum of 100% of the Cure Claim in Schedule 1G and 16.70% of the Unsecured Claims in Schedules 2G, 3G, and 4G. Similarly, the RFC Weighted Claim is the sum of 100% of the Cure Claim in Schedule 1R and 5.34% of the Unsecured Claims in Schedules 2R, 3R, and 4R.

**Table 3** provides some representative illustrations of the calculations of the Weighted Claims for five Trusts.

**Table 3: Representative Illustration of Weighted Claim Calculations**

Schedule	(1) SAIL 2006-3	(2) SASC 2002-9	(3) TMTS 2005-11	(4) TMTS 2006-6	(5) GMACM 2004-HE5
1G	\$34,600	\$2,459	\$0	\$0	\$0
1R	\$0	\$132	\$2,667	\$0	\$0
2G	\$0	\$0	\$0	\$0	\$3,562,901
2R	\$0	\$0	\$0	\$0	\$0
3G	\$0	\$0	\$2,579,096	\$2,810,903	\$0
3R	\$0	\$0	\$2,579,096	\$2,810,903	\$0
4G	\$0	\$0	\$0	\$12,516	\$9,985
4R	\$0	\$0	\$0	\$0	\$0
GMACM Wtd. Claim	\$34,600	\$2,459	\$430,709	\$471,511	\$596,672
RFC Weighted Claim	\$0	\$132	\$140,391	\$150,102	\$0

**Calculation of Each Trust's Recovery Amount**

Each Trust's Total Recovery is the sum of each Trust's GMACM Recovery and its RFC Recovery, if any. Plan IV.C.3(c) and (d).

All distributions from the RMBS Claims Trust from the GMACM Pool to RMBS Trusts with Recognized Claims against GMACM will be based on the percentage that such RMBS Trust's GMACM Weighted Claim has to the total of all of the GMACM Weighted Claims, and all distributions from the RMBS Claims Trust from the RFC Pool to RMBS Trusts with Recognized Claims against RFC will be based on the percentage that such RMBS Trust's RFC Weighted Claim has to the total of all of the RFC Weighted Claims (in each case, the "Weighted Claim Share"). Plan IV.C.3(c) and (d).

The GMACM Weighted Claim Share is equal to each Trust's GMACM Weighted Claim divided by the total of all Trusts' GMACM Weighted Claims (estimated to be \$128,025,421). Similarly, the RFC Weighted Claim Share is equal to each Trust's RFC Weighted Claim divided by the total of all Trusts' RFC Weighted Claims (estimated to be \$530,505,888).

**Table 4** illustrates the calculation of Total Recoveries for each of the five Trusts in Table 3.

**Table 4: Representative Illustration of Recovery Calculations**

		(1)	(2)	(3)	(4)	(5)
	Schedule	SAIL 2006-3	SASC 2002-9	TMTS 2005-11	TMTS 2006-6	GMACM 2004-HE5
<b>GMACM Recovery</b>						
(1)	Weighted Claim	\$34,600	\$2,459	\$430,709	\$471,511	\$596,672
(2)	Total Wtd. Claims	\$128,025,421	\$128,025,421	\$128,025,421	\$128,025,421	\$128,025,421
(3)	Claim Shr. (1)÷(2)	0.03%	0.00%	0.34%	0.37%	0.47%
(4)	Pool Size	\$132,073,319	\$132,073,319	\$132,073,319	\$132,073,319	\$132,073,319
(5)	Recovery (3)×(4)	\$35,694	\$2,537	\$444,327	\$486,419	\$615,538
<b>RFC Recovery</b>						
(6)	Weighted Claim	\$0	\$132	\$140,391	\$150,102	\$0
(7)	Total Wtd. Claims	\$530,505,888	\$530,505,889	\$530,505,890	\$530,505,891	\$530,505,892
(8)	Claim Shr. (1)÷(2)	0.00%	0.00%	0.03%	0.03%	0.00%
(9)	Pool Size	\$526,661,143	\$526,661,144	\$526,661,145	\$526,661,146	\$526,661,147
(10)	Recovery (3)×(4)	\$0	\$131	\$139,374	\$149,014	\$0
(11)	<b>Total Recovery (5)+(10)</b>	<b>\$35,694</b>	<b>\$2,668</b>	<b>\$583,701</b>	<b>\$635,433</b>	<b>\$615,538</b>